WINTER & COMPANY
COMMERCIAL REAL ESTATE FINANCE

Personal Financial Statement
(to be completed by Borrower or Guarantor)

Property Name: ____________ Address: ____________ Borrower: ____________

PERSONAL INFORMATION

APPLICANT	CO-APPLICANT
APPLICANT NAME	CO-APPLICANT NAME
EMPLOYER	EMPLOYER
ADDRESS OF EMPLOYER	ADDRESS OF EMPLOYER
Business Phone	Business Phone
Title/Position	Title/Position
Yrs. With Employer	Yrs. With Employer
Home Address	Home Address
Rent/Own?	Rent/Own?
Home Phone	Home Phone
Mobile Phone	Mobile Phone
Social Security #	Social Security #
Date of Birth	Date of Birth
Previous Employer & Position (if with current employer less than 3 yrs)	Previous Employer & Position (if with current employer less than 3 yrs)
No. of Yrs	No. of Yrs
Yrs of School	Yrs of School
College and Year Graduated	College and Year Graduated
Marital Status	Marital Status
Name and # of Attorney	Name and # of Attorney
Name and # of Accountant	Name and # of Accountant

Cash Income and Expenditures Statement for the Year Ended: _______

ANNUAL INCOME	AMOUNT ($)	ANNUAL EXPENDITURES	AMOUNT ($)
Salary (applicant)		Federal Income and Other Taxes	
Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments Residential:	
		Investment:	
Rental Income		Property Taxes Residential:	
		Investment:	
Interest Income		Interest and Principal payments on loans	
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (List)		Other Living Expenses	
Adjusted Gross Income on Current Year Tax Return (applicant)		Medical Expenses	
Adjusted Gross Income on Previous Year Tax Return (applicant)		Other Expenses (List)	
Adjusted Gross Income on Current Year Tax Return (co-applicant)			
Adjusted Gross Income on Previous Year Tax Return (co-applicant)			

Any significant changes expected in the next 12 months? ☐Yes ☐No

If yes, describe:

____

____

____

Do you or your spouse have any outstanding tax liabilities or tax liens? ☐Yes ☐No

If yes, describe:

____

____

____

Balance Sheet as of: ________________

ASSETS	AMOUNT ($)
Cash on hand and in banks (List) (include money market accounts, CDs)	
1)	
2)	
3)	
Readily Marketable Securities (Schedule A)	
Non-Readily Marketable Securities (Schedule A)	
Accounts and Notes Receivable	
Net Cash Surrender Value of Life Insurance	
Residential Real Estate (Schedule B)	
Real Estate Investments (Schedule B)	
Partnerships/PC Interests (Schedule C)	
IRA, Keogh, Profit-Sharing, and Other Vested Retirement Accounts	
Deferred Income (number of years deferred: _______)	
Personal Property (including automobiles)	
1)	
2)	
3)	
Other Assets (List)	
1)	
2)	
TOTAL ASSETS	

LIABILITIES	AMOUNT ($)
Notes Payable to banks and other financial institutions (Schedule D)	
Secured	
Unsecured	
Notes Payable to Others	
Secured	
Unsecured	
Accounts Payable (including credit cards)	
Margin Accounts	
Notes Due: Partnership (Schedule C)	
Taxes Payable	
Mortgage Debt (Schedule B)	
Life Insurance Loans	
Other Liabilities (List)	
1)	
2)	
3)	
4)	
5)	
TOTAL LIABILITIES	
NET WORTH	
TOTAL LIABILITIES & NET WORTH	

CONTINGENT LIABILITIES	YES	NO	AMOUNT ($)
Are you a guarantor, co-maker, or endorser for any debt of an individual, partnership, or corporation?	☐	☐	
Are there any suits or legal actions pending against you?	☐	☐	
Are you contingently liable on any lease or contract?	☐	☐	
Are any of your tax obligations past due?	☐	☐	
If yes for any of the above, give details:			

SCHEDULE A – ALL SECURITIES (INCLUDING MONEY MARKET FUNDS)

No. of Shares (Stock or Face)	DESCRIPTION	OWNERS	WHERE HELD	COST	CURRENT MARKET VALUE	PLEDGED? YES	NO
*READILY MARKETABLE SECURITIES (including U.S. Government and Municipal)							
						☐	☐
						☐	☐
						☐	☐
						☐	☐
						☐	☐
*NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
						☐	☐
						☐	☐
						☐	☐
						☐	☐
						☐	☐
						☐	☐

*If there is not enough space, attach a separate schedule and enter totals only.

SCHEDULE B – PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS (majority ownership only)

PERSONAL RESIDENCE									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE		MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
		YEAR	PRICE						

INVESTMENT									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE		MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
		YEAR	PRICE						

SCHEDULE C – PARTNERSHIPS (less than majority ownership for real estate partnerships)*

TYPE OF INVESTMENT	DATE OF INITIAL INVESTMENT	COST	PERCENT OWNED	CURRENT MARKET VALUE	BALANCE DUE ON PARTNERSHIPS, NOTES, CASH CALL	FIRST CONTRIBUTION DATE
BUSINESS/PROFESSIONAL (INDICATE SAME)						
INVESTMENTS (INCLUDING TAX SHELTERS)						

*For investments which represent a material portion of your total assets, please include the relevant financial statements, tax returns, or schedule K-1.

SCHEDULE D – NOTES PAYABLE

DUE TO	TYPE OF FACILITY	AMOUNT OF LINE	SECURED YES	SECURED NO	COLLATERAL	INTEREST RATE	MATURITY	BALANCE
			☐	☐				
			☐	☐				
			☐	☐				
			☐	☐				
			☐	☐				
			☐	☐				

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately in writing of any change in name, address, or employment and any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. As long as the obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

________________________________ ________________
Applicant Date

________________________________ ________________
Co-Applicant Date